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WESTERN DISTRICT OF TEXAS  
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WESTERN DIVISION

ZENAIDA ANN GONZALES

(Enter your full name)  
Plaintiff(s)

**SA24CA0291 FB**

CASE NUMBER: \_\_\_\_\_  
(Supplied by Clerk's Office)

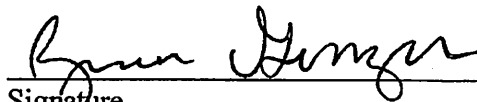
TARGET CORPORATION

(Enter full name of each Defendant)  
Defendant(s)

### COMPLAINT

1. Zenaida Ann Gonzales lives at 1138 Chalmers Avenue, San Antonio, Texas, 78211. She lives with family at this address. She is a resident of the State of Texas.
2. Target Corporation is located in Minnesota. The address of the corporate headquarters is 1000 Nicollet Mall, Minneapolis, Minnesota 55403. The business is located in the State of Minnesota.
3. Plaintiff and Defendant live in separate states. Defendant does business and has locations in Texas, but its main headquarters is located in Minneapolis Minnesota.
4. Zenaida Ann Gonzales had a Target credit card. Charges appeared on her credit card while she worked for a temporary company. She notified Target Corporation that these were false charges. Target sent a fraud form by postal mail. Zenaida Gonzales completed the form and faxed it. Target removed some of the charges but not all. Zenaida Gonzales submitted a second fraud form and has received no response since July 2023. Now, this charge is on her credit report and has caused Plaintiff to miss out on several temporary jobs due to her negative Target debt. Target refuses to remove the charges.
5. Zenaida Ann Gonzales applied for Habitat for Humanity and qualified. Her folder was sent to the construction department so she and her two minor children could start their 300 hundred hours of sweat equity. Plaintiff was informed on March 5, 2024 she no longer qualified due to this bad debt. Plaintiff went to Target to made the payment. Now Plaintiff will have to restart the application process which takes several months all over again. Plaintiff paid for these fraudulent charges in the hopes she could continue in the Habitat for Humanity program.

Plaintiff Zenaida Gonzales wants her \$623.48 reimbursed by cashier check. Plaintiff wants Defendant to notify Equifax, Experian and Transunion that this is not bad debt. It was fraudulent charges and should have never been on Zenaida Gonzales's credit report. Plaintiff wants Defendant to reimburse the Court for all court costs due to having to file this suit.

A handwritten signature in black ink, appearing to read "Zenaida Gonzales", is written over a horizontal line.

Signature

Zenaida Ann Gonzales  
1138 Chalmers Avenue  
San Antonio, Texas, 78211  
210-389-6797



SW Military Drive - 210-977-8552  
2810 SW Military Dr  
San Antonio, Texas 78224-1032  
03/05/2024 06:01 PM

PAYMENT ON ACCOUNT



TARGET MASTERCARD  
ACCT# \*8991  
MASTERCARD

\$623.48

SUBTOTAL \$623.48  
TOTAL \$623.48

CASH PAYMENT \$625.00

CHANGE DUE \$1.52

REC# POA-4065-0771-0124-4111



\*00000\*

RedCard Ending In: 8991  
 Account Identification Number: 00070380327  
 ZENaida A GONZALES

Statement Closing Date: July 6, 2023  
 Page 1 of 2

Summary of Account Activity	
Previous Balance	\$529.09
Payments and Other Credits	-\$0.00
Purchases and Other Debits	+\$0.00
Cash Advances	+\$0.00
Past Due Amount	\$529.09
Fees Charged	+\$41.00
Interest Charged	+\$12.39
<b>New Balance</b>	<b>\$582.48</b>
Total Credit Limit	\$0.00
Cash Limit	\$0.00
Available Credit	\$0.00
Portion Available for Cash	\$0.00
The Cash Limit is a portion of the Total Credit Limit	
Statement Closing Date	7/6/2023
Days in Billing Cycle	30

Payment Information	
New Balance	\$582.48
Minimum Payment Due	\$582.48
Payment Due Date	8/3/2023
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$41.00 late fee.	
If you would like information about credit counseling services, call 1-800-991-8433.	

For questions, an address change or to report a lost or stolen card, go online or call us:

Manage My RedCard Target.com/myRedCard  
 Target Card Services 1-800-424-6888  
 TDD/TTY 1-800-347-5842  
 Outside the U.S. 1-612-815-9922 (Call Collect)  
 Calling will not preserve your billing-error rights

### Important Messages

#### Account Seriously Past Due

If we don't set up payment arrangements for your RedCard soon, we may charge off your account and report it to the credit bureaus as bad debt. There's still time to work with us to try to find a solution for your account, but we need to hear from you right away. Give us a call at 888-608-7627 or go to Target.com/myRedCard.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

INCLUDE THIS PORTION WITH YOUR PAYMENT MADE PAYABLE TO TARGET CARD SERVICES



NEW PHONE, HOME OR  
 E-MAIL ADDRESS?  
 PLEASE UPDATE ON  
 REVERSE SIDE.

OFFICE COPY

TARGET CARD SERVICES  
 P.O. BOX 660170  
 DALLAS TX 75266-0170



Account Number Ending In 8991  
 Account Identification Number 00070380327  
 New Balance \$582.48  
 Minimum Payment Due \$582.48  
 Payment Due Date August 3, 2023

Amount  
 Enclosed \$

623.48

*Fraudulent  
 Charges  
 Preventing  
 me from  
 setting  
 a  
 Habitat  
 Home*

ZENaida A GONZALES  
 1138 CHALMERS AVE  
 SAN ANTONIO TX 78211-1614

800000005824800582489077700070380327671